

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

AMENDMENT AND RESPONSE TO FINAL OFFICE ACTION

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Responsive to the final Office Action dated June 25, 2008, Attorney for the Assignee submits the following amendments and remarks. In light of these amendments and remarks, Attorney for the Assignee respectfully asserts that all of the claims of the patent application are patentable, and that the application be allowed.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks begin on page 12 of this paper.

Conclusion begins on page 15 of this paper.

CERTIFICATE OF ELECTRONIC DELIVERY

I hereby certify that this correspondence is being electronically filed with the Commissioner for Patents, Mail Stop: Amendment on August 19, 2008.

p: Amendment on August 19, 2008.

Carla E. Key

7960414.1

Amendments to the Claims

Please enter the following amendments to the claims:

Listing of Claims:

1. (Currently Amended) A method of determining the accuracy of a check identifier entered by a user from a computer, the method comprising:

remotely receiving a first check identifier that has one or more incorrectly entered replacement symbols entered by a user from a computer in a non-automated manner, the first check identifier identifying a negotiable instrument and the first check identifier comprising at least a portion of both an account number and a routing number;

comparing one or more portions of the first check identifier with the incorrectly entered replacement system symbols with checking account records stored in a database to determine whether the account number portion of the first check identifier relates to matches an account number associated with one of the checking account records;

if at least the account number portion of the first check identifier does not relate to one of the checking account records stored in the database, requesting that the user reenter the first check identifier in a non-automated manner thereby obtaining a second check identifier;

comparing the second check identifier with the first check identifier; and

accepting the second check identifier, if the second check identifier is consistent with the first check identifier;

if the account number portion of the first check identifier with the incorrectly entered replacement symbols relates to a checking account record stored in the database, accepting the first check identifier without requesting additional entry of check identifier information from the user in a non-automated fashion.

2. (Original) The method of Claim 1, wherein the first check identifier comprises a routing number, an account number, and a check number.

3. (Currently Amended) A method comprising:

remotely receiving a check identifier wherein the check identifier comprises a plurality of digits associated with at least a portion of both an account number and a routing number, wherein at least some of the digits have been entered by a user in a non-automated manner and wherein the check identifier has one or more incorrectly entered replacement symbols; and

accepting the check identifier with the incorrectly entered replacement symbols if one or more at least the account number portions of the check identifier relates to matches at least one account number associated with a checking account record stored in the database;

requesting reentry of the check identifier in a non-automated manner if the received account number portion of the check identifier does not relate to match an entry account number in a the database;

accepting the check identifier when it relates to an entry in the database without requesting additional entry of check identifier information from the user in a non-automated fashion.

4. (Original) The method of Claim 3, wherein the check identifier comprises a routing number, an account number, and a check number, wherein requesting reentry of the check identifier comprises requesting reentry of the check identifier if the routing number and the account number of the received check identifier do not match an entry in a database.

5. (Currently Amended) A method comprising:

storing in a database data about multiple checking accounts;

remotely receiving a check identifier wherein the check identifier comprises a plurality of digits associated with at least a portion of both an account number and a

routing number, wherein a user has entered at least some of the digits other than by scanning a paper check upon which the check identifier is printed, and wherein the check identifier has one or more incorrectly entered replacement symbols; and

accepting the check identifier with the incorrectly entered replacement symbols if one or more at least the account number portions of the check identifier relates to matches an account number associated with a checking account record stored in the database;

requesting reentry of the check identifier other than by scanning a paper check upon which the check identifier is printed if the received account number portion of the check identifier does not relate to the data match the account number stored in the database; and

accepting the check identifier when it relates to an entry in the database without requesting additional entry of check identifier information from the user.

6. (Original) The method of Claim 5, wherein storing in a database data about multiple checking accounts comprises storing in the database at least a routing number and an account number of each of the multiple checking accounts.

7. (Original) The method of Claim 5, wherein the check identifier comprises a routing number, an account number and a check number.

8. (Original) The method of Claim 5, further comprising accepting the received check identifier as a correct entry if the received check identifier relates to the data stored in the database.

9. (Original) The method of Claim 5, further comprising:
receiving a reentered second check identifier;
comparing the second check identifier with the first check identifier; and
accepting the second check identifier as a correct entry if the second check identifier matches the first check identifier.

10. (Original) The method of Claim 9, further comprising storing at least the routing number and the account number of an accepted check identifier in the database.

11. (Currently Amended) A method of confirming the correct entry of a check identifier in MICR format associated with a check transaction, the method comprising:

storing in a database, portions of multiple check identifiers in MICR format associated with multiple checking accounts, wherein the portions of a check identifier comprise at least a routing number and an account number of the check identifier;

remotely receiving a first user-entered check identifier in MICR format associated with a check transaction, wherein the first check identifier is entered other than by scanning a paper check upon which the first check identifier is printed and wherein the first check identifier has one or more incorrectly entered replacement symbols and the first check identifier comprises at least a portion of both an account number and a routing number;

requesting reentry of the first user-entered check identifier if the routing number and account number of the first user-entered check identifier do not match at least both the routing number and account number of one of the check identifiers stored in the database;

remotely receiving a second user-entered check identifier in MICR format in response to the request to reenter the first user-entered MICR, wherein the second check identifier is entered other than by scanning a paper check upon which the second check identifier is printed; and

accepting the second user-entered check identifier if the second user-entered check identifier matches the first user-entered check identifier; and

accepting the first check identifier with the incorrectly entered replacement symbols if the routing number and the account number of the first user-entered check identifier match the routing number and account number of one of the check identifiers

stored in the database without requesting the additional entry of check identifier information from the user.

12. (Original) The method of Claim 11, wherein receiving a first user-entered check identifier comprises receiving a first check identifier typed by the user on a computer keyboard.

13. (Currently Amended) The method of Claim 11, wherein receiving a first user-entered check identifier comprises receiving a ~~first~~ first check identifier keyed by the user on a touch-tone telephone.

14. (Original) The method of Claim 11, wherein receiving a first user-entered check identifier comprises receiving a first check identifier spoken by the user into a telephone.

15. (Currently Amended) A system for confirming the correct entry of a check identifier entered by a user, the system comprising:

a receiving module configured to remotely receive a first check identifier entered by a user wherein the first check identifier has one or more incorrectly entered replacement symbols and the first check identifier comprises at least a portion of both an account number and a routing number, and the receiving module is further configured to remotely receive a second check identifier entered by the user, wherein the first and second check identifiers are entered in a non-automated manner;

a searching module configured to search a database connected to the system for at least one account number associated with a record that relates to matches the received account number associated with the first check identifier; and

a requesting module configured to transmit a request for receiving a second check identifier entered by the user, if the searching module cannot find in the database at least one account number associated with a record that relates to matches the received account number associated with the first check identifier; and

an accepting module that accepts the first check identifier with the one or more incorrectly entered replacement symbols entered by the user without requiring the user to enter additional check identifier information when the searching module finds in the

database at least one account number associated with a record that relates to matches the received account number associated with the first check identifier.

16. (Original) The system of Claim 15, wherein the receiving module is configured to receive a first check identifier entered by a user from a computer and further configured to receive a second check identifier entered by the user from the computer.

17. (Original) The system of Claim 15, wherein the receiving module is configured to receive a first check identifier entered by a user from a telephone and further configured to receive a second check identifier entered by the user from the telephone.

18. (Currently Amended) A system for confirming the correct entry of a check identifier entered by a user, the system comprising:

a storing module configured to store in a database records about multiple checking accounts, the database being connected to the system;

a receiving module configured to remotely receive a first check identifier entered by a user wherein the first check identifier has one or more incorrectly entered replacement symbols and the first check identifier comprises at least a portion of both an account number and a routing number, and the receiving module is further configured to remotely receive a second check identifier entered by the user, wherein the first and second check identifiers are entered in a non-automated manner;

a searching module configured to search the database for a stored record that relates to comprises at least one account number that matches the account number associated with the received first check identifier; and

a requesting module configured to transmit a request for remotely receiving a second check identifier entered by the user, if the searching module cannot find in the database a stored record that relates to comprises at least one account number that matches the account number associated with the received first check identifier; and

an accepting module that accepts the first check identifier with the incorrectly entered replacement symbols entered by the user without requiring the user to enter

additional check identifier information when the searching module finds in the database a record that ~~relates to~~ comprises at least one account number that matches the account number associated with the received first check identifier.

19. (Original) The system of Claim 18, wherein the storing module is configured to store in the database a routing number and an account number of each of the multiple checking accounts, and wherein the searching module is configured to search the database for a stored record whose routing number and account number match the routing number and account number of the received first check identifier.

20. (Currently Amended) A check processing system for confirming the correct entry of a check identifier, the check processing system comprising:

a receiving module configured to remotely receive a first check identifier from a merchant system wherein the first check identifier has one or more incorrectly entered replacement symbols and the first check identifier comprises at least a portion of both an account number and a routing number, and the receiving module further configured to remotely receive a second check identifier from the merchant system, wherein the first and second check identifiers are entered in a non-automated manner;

a searching module configured to search in a database for a record that ~~relates to~~ comprises at least one account number that matches the account number associated with the received first check identifier, the database being connected to the check processing system;

a requesting module configured to transmit a request to the merchant system to request a second check identifier, if the searching module cannot find a record in the database that ~~relates to~~ comprises at least one account number that matches the account number associated with the received first check identifier;

a comparing module configured to compare the received first check identifier with the received second check identifier to determine if the first check identifier is consistent with the second check identifier; and

an acceptance module configured to accept the received first check identifier as a correct entry, if the comparing module determines that the first check identifier with the incorrectly entered replacement symbols is consistent with the second identifier, or if the searching module has found a record in the database that relates to comprises at least one account number that matches the account number associated with the first check identifier.

21. (Original) The system of Claim 20, wherein the receiving module is configured to receive a first check identifier including a routing number, an account number, and a check number from the merchant system.

22. (Original) The system of Claim 20, wherein the receiving module is configured to receive a first check identifier including a routing number, an account number, a check number and separator symbols from the merchant system.

23. (Original) The system of Claim 20, wherein the receiving module is configured to receive a first check identifier including a routing number, an account number, a check number and replacement symbols from the merchant system.

24. (Currently Amended) A system for confirming the correct entry of a check identifier, the system comprising

a processor circuit configured to store in a database multiple checking account records, the processor circuit being further configured to remotely receive a first check identifier entered by a user in a non-automated manner, wherein the first check identifier has one or more incorrectly entered replacement symbols and the first check identifier comprises at least a portion of both an account number and a routing number, and the processor circuit is further configured to remotely receive a second check identifier entered by the user in a non-automated manner, the processor circuit being further configured to search the database for a stored checking account record that relates to comprises at least one account number that matches the account number associated with the received first check identifier, and the processor circuit being further configured to transmit a request for receiving a second check identifier entered by the user, if the

processor circuit cannot find in the database a stored checking account record that relates to comprises at least one account number that matches the account number associated with the received first check identifier wherein the processor circuit is further configured to accept the first check identifier when the processor circuit finds in the database a stored checking account record that relates to comprises at least one account number that matches the account number associated with the received first check identifier with the incorrectly entered replacement symbols without requiring additional entry of identifier information from the user.

25. (Original) The system of Claim 24, wherein the processor circuit is configured to store in the database a routing number and an account number of each of the multiple checking account records.

26. (Currently Amended) A system for confirming the correct entry of a check identifier entered by a user, the system comprising:

a receiving means for remotely receiving a first user-entered check identifier, wherein the first check identifier is entered in a non-automated manner and wherein first check identifier has one or more incorrectly entered replacement symbols and the first check identifier comprises at least a portion of both an account number and a routing number;

a searching means for searching in a database for a stored record that relates to comprises at least one account number that matches the account number associated with the first user-entered check identifier;

a requesting means for requesting the user to enter a second user-entered check identifier if the searching means cannot find a stored record in the database that relates to comprises at least one account number that matches the account number associated with the first user-entered check identifier, wherein the second check identifier is entered in a non-automated manner;

a comparing means for comparing the second user-entered check identifier with the first user-entered check identifier; and

an accepting means for accepting the first user-entered check identifier as a correct entry if the second user-entered check identifier matches the first user-entered check identifier, irrespective of whether a stored record that relates to the first and second user-entered check identifiers exists, or if the searching means has found a stored record in the database that relates to comprises at least one account number that matches the account number associated with the first user-entered check identifier with the incorrectly entered replacement symbols.

27. (Original) The system of Claim 26, further comprising storing means for storing in the database checking account records.

REMARKS

In the present Office Action, claims 1-27 have been rejected. After entry of the present amendment, claims 1-27 remain pending in the application. The present amendment amends independent claims 1, 3, 5, 11, 13, 15, 18, 20, 24, and 26, to clarify the scope of the claimed inventions. Reconsideration of the application in view of the present amendment and following remarks is respectfully requested.

Claim Rejection Under 35 U.S.C. § 103

Claims 1-27 were rejected under 35 U.S.C. 103(a) as being unpatentable over Bogosian, et al., U.S. Patent No. 6,760,470 (“*Bogosian*”). The present amendment amends independent claims 1, 3, 5, 11, 13, 15, 18, 20, 24, and 26, to clarify the scope of the claimed inventions. For example, claim 1 has been amended to include the elements “the first check identifier identifying a negotiable instrument and the first check identifier comprising at least a portion of both an account number and a routing number; comparing one or more portions of the first check identifier with the incorrectly entered replacement symbols with checking account records stored in a database to determine whether the account number portion of the first check identifier matches an account number associated with one of the checking account records; if at least the account number portion of the first check identifier does not relate to one of the checking account records stored in the database, requesting that the user reenter the first check identifier in a non-automated manner thereby obtaining a second check identifier; ... if the account number portion of the first check identifier with the incorrectly entered replacement symbols relates to a checking account record stored in the database, accepting the first check identifier without requesting additional entry of check identifier information from the user in a non-automated fashion.” Independent claims 3, 5, 11, 15, 18, 20, 24, and 26 have been similarly amended. Support for the amendment can be found in the Applicants’ specification at least at paragraphs [0066] and [0067], which state in part:

[0066] The block 704 proceeds to a block 706. At the block 706, the data validation module uses the entered check identifier to search for account records stored in the account database 128 that have the same routing

number 206 and account number 214 as the entered check identifier. In one embodiment, the routing number 206 and account number 214 within the entered check identifier are identified using the process of FIG. 5. As described above in connection with FIG. 1, the data validation module can be placed in a computer of the check processor 108, in a computer of the merchant 102, or in a computer of the customer 104. The data validation module can also be a set of business rules not embodied in a computer program.

[0067] Referring back to FIG. 7, the block 706 proceeds to a block 708. At the block 708, the data validation module determines whether an account record is found in the account database 128 that matches the routing number 206 and account number 214 of the entered check identifier. If a record is found, the entered check identifier is accepted as a correct entry, and the block 708 proceeds to an end block 716.

In contrast, *Bogosian* relates to the use of a checksum test to determine whether a series of digits, such as a bank routing number, is valid. *See* Col. 7, lines 15-18. After the checksum test is utilized, an optional filtering comparison with a routing number database 182 can be performed by *Bogosian*. *See* Col. 8, lines 29-36. Only after a candidate routing number is identified in a series of digits does *Bogosian* attempt to identify an account number in the series of digits. However, *Bogosian* is not believed to utilize a database with account numbers to compare the remaining series of digits to, but instead, *Bogosian* is believed to assume the account number exists if the checksum test is passed. *Id.*

For at least the foregoing reasons, each and every element of amended independent claims 1, 3, 5, 11, 15, 18, 20, 24, and 26 are neither taught nor suggested by the cited reference, and therefore the amended independent claims should be allowable over the cited reference.

Dependent claims 2, 4, 6-10, 12-14, 16-17, 19, 21-23, 25, and 27 are ultimately dependent from at least one of the amended independent claims, for which arguments of patentability have been provided above. If the underlying amended independent claims are in

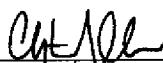
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condition for allowance, the corresponding dependent claims should also be in condition for allowance.

CONCLUSION

It is not believed that extensions of time or fees for addition of claims are required, beyond those that may otherwise be provided for in documents accompanying this paper. However, in the event that additional extensions of time are necessary to allow consideration of this paper, such extensions are hereby petitioned under 37 C.F.R. § 1.136(a), and any fee required therefore (including fees for net addition of claims) is hereby authorized to be charged to Deposit Account No. 19-5029.

Respectfully submitted,


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DATE: **19 AUGUST 2008**

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